

WARRANTY DEED

20030108000016750 Pg 1/1 24.00
Shelby Cnty Judge of Probate, AL
01/08/2003 13:01:00 FILED/CERTIFIED

State of Alabama)
)
Shelby County)
To All To Whom These Presents Shall Come, Greetings :

Be it Known That in consideration of SIXTY FIVE THOUSAND AND 00/100 DOLLARS (\$65,000.00) to the undersigned Grantor in hand paid by the Grantee herein, the receipt and sufficiency whereof is hereby acknowledged, Gayle B. Acker, an unmarried woman, (herein referred to as "Grantor"), has granted, bargained and sold and by theses presents does *grant, bargain, sell* and *convey* unto Kathryn D. Stewart, (herein referred to as "Grantee"), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 7, in Block 10, according to the Survey of Second Addition to Pine Grove Camp, dated September 21, 1959, made by Frank W. Wheeler, Registered Land Surveyor, Map of which survey is recorded in Map Book 205, page 197, in the Probate Office of Shelby County, Alabama and being a part of the SE1/4 of the SE1/4 of Section 12, Township 24, Range 15 East, Shelby County, Alabama.

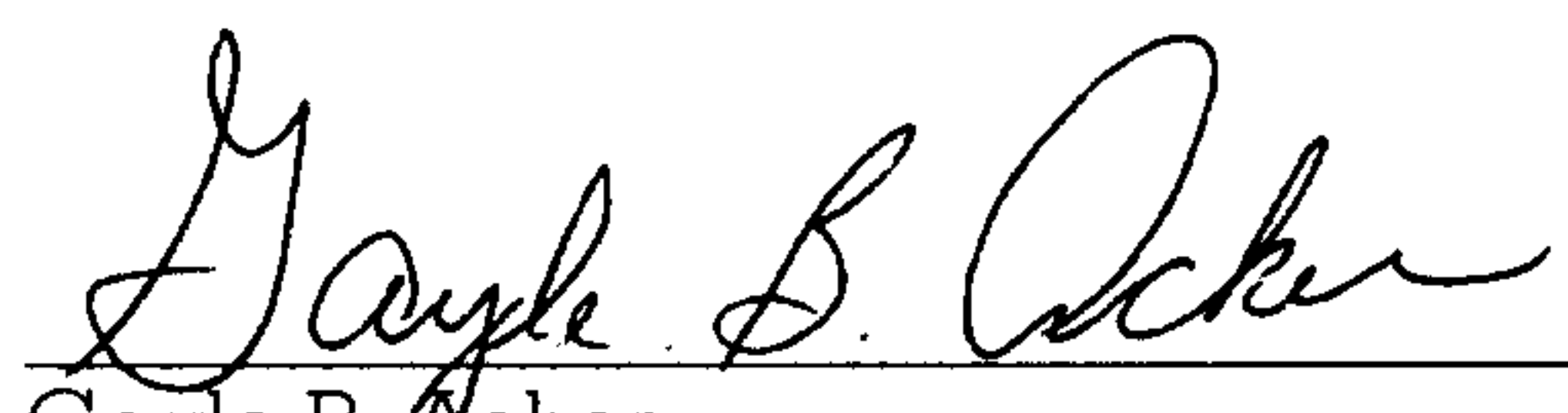
Subject to ad valorem taxes for the years 2003, and thereafter; easements, restrictions, covenants, and rights of way of record.

\$52,000.00 of the purchase price recited above was paid from the proceeds of a mortgage loan closed simultaneously herewith.

To Have and to Hold to the said Grantee, her heirs and assigns, forever.

And I do for myself/ourselves and for my heirs, executors, and administrators covenant with the said Grantee, her heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my heirs, executors and administrators shall warrant and defend the same to the said Grantee, her heirs and assigns forever, against the lawful claims of all persons.

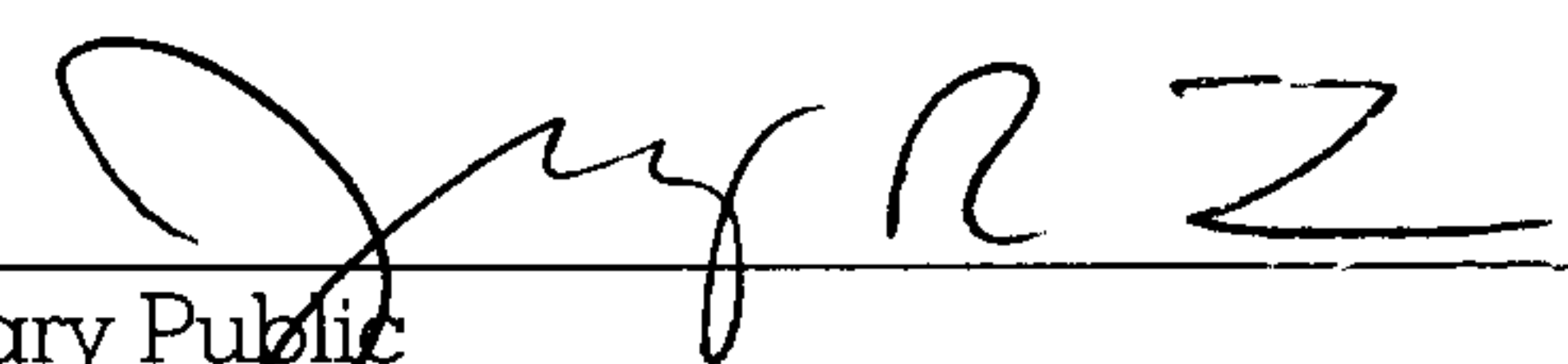
In Witness Whereof, I have hereunto set my hand and seal, this 31st day of December, 2002.


Gayle B. Acker (Seal)

State of Alabama)
Jefferson County)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Gayle B. Acker, an unmarried woman, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of December, 2002.


Notary Public
My commission expires:

This instrument was prepared by:
Jeffrey R. Lees
Newman Lees, LLC
300 Office Park Drive, Suite 105
Birmingham, Alabama 35223

JEFFREY R. LEES
Notary Public, Alabama State At Large
My Commission Expires April 17, 2005